



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

November 30, 2022

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Lorelle Courtois a/k/a Lorelle T. Courtois
20 Riverview Street
Portland, ME 04102

Certified Article Number

9414 7266 9904 2206 3438 25

SENDER'S RECORD

Lorelle Courtois a/k/a Lorelle T. Courtois
17 Romeys Way
f/k/a 45 Straw Road
Gorham, ME 04038

Certified Article Number

9414 7266 9904 2206 3438 32

SENDER'S RECORD

Lorelle Courtois a/k/a Lorelle T. Courtois
28 Edgeworth Street
East Weymouth, MA 02189

Certified Article Number

9414 7266 9904 2206 3438 49

SENDER'S RECORD

Lorelle Courtois a/k/a Lorelle T. Courtois
P.O. Box 6784
Portland, ME 04103

Certified Article Number

9414 7266 9904 2206 3438 56

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE
THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.

Re: Property Address: 17 Romeys Way f/k/a 45 Straw Road, Gorham, ME 04038
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Nationstar Mortgage LLC d/b/a Mr. Cooper, the Mortgagee, Federal National Mortgage Association and the Owner/Investor, Federal National Mortgage Association pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

EXHIBIT

G

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for First Magnus Financial Corporation its successors and assigns (if MERs) dated June 4, 2007 and recorded in the Cumberland County Registry of Deeds in Book 25168, Page 287. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts causing the loan to be in default is as follows:

111 Payments of Principal & Interest	\$233,668.32
Escrow – Taxes & Insurance	\$49,139.16
TOTAL TO CURE DEFAULT:	\$282,807.48

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within 35 days of receipt of this notice by sending payment in the amount of \$282,807.48 in the form of certified and/or cashier's check(s) and/or money order(s) in full to: Nationstar Mortgage LLC d/b/a Mr. Cooper, Payment Processing, 8950 Cypress Waters Boulevard, Coppell, TX 75019. Please include the loan number, borrower's name and property address on your check. If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at 888-480-2432 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Federal National Mortgage Association, the mortgage servicer, which is Nationstar Mortgage LLC d/b/a Mr. Cooper or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Federal National Mortgage Association is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Nationstar Mortgage LLC d/b/a Mr. Cooper at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Nationstar Mortgage LLC d/b/a Mr. Cooper
Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Nationstar Mortgage LLC d/b/a Mr. Cooper
Federal National Mortgage Association
Federal National Mortgage Association
by its attorney



Reneau J. Longoria, Esq.

MNK
cc: Client

Bureau of Consumer Credit Protection
Attachment: HUD Approved Housing Counseling Agencies

18502.10

This listing is current as of 09/05/2022.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St

Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr

Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndlgeronimo@avestahousing.org

Address: 307 Cumberland Avenue

PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Rental Housing Workshops

Languages: - English

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: www.avestahousing.org

Agency ID: 81144

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.

Phone: 207-764-3721

Toll Free:

Fax:

Email: N/A
 Address: 771 Main St
 Presque Isle, Maine 04769-2201
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762
Toll Free:
Fax: 207-490-5026
Email: meaghan.artzberger@yccac.org
Address: 6 Spruce Street
 SANFORD, Maine 04073-2917
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Home Improvement and Rehabilitation Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Non-Delinquency Post Purchase Workshops
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Predatory Lending Education Workshops
 - Rental Housing Counseling
 - Services for Homeless Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq
 South Paris, Maine 04281-1533
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
 - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
 - Rental Housing Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <https://www.ccmaine.org/>
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org
Address: 101 Water St
 Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
 - Mortgage Delinquency and Default Resolution Counseling
 - Pre-purchase Counseling
 - Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685

Haley Carter

From: Nobody <nobody@informe.org>
Sent: Wednesday, November 30, 2022 2:15 PM
To: Haley Carter
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Federal National Mortgage Association What term best describes the owner of the mortgage?: Non-bank mortgage company Filer's Email Address: hcarter@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

Consumer Information

Consumer First name: Lorelle
Consumer Middle Initial/Middle Name:
Consumer Last name: Courtois
Consumer Suffix: a/k/a Lorelle T. Courtois Property Address line 1: 17 Romeys Way Property Address line 2: f/k/a 45 Straw Road Property Address line 3:
Property Address City/Town: Gorham
Property Address State:
Property Address zip code: 04038
Property Address County: Cumberland

Notification Details

Date notice was mailed: 11/30/2022
Amount needed to cure the default: 282,807.48 Consumer Address line 1: 17 Romeys Way Consumer Address line 2: f/k/a 45 Straw Road Consumer Address line 3:
Consumer Address City/Town: Gorham
Consumer Address State: ME
Consumer Address zip code: 04038
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

Haley Carter

From: Nobody <nobody@informe.org>
Sent: Wednesday, November 30, 2022 2:14 PM
To: Haley Carter
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Federal National Mortgage Association What term best describes the owner of the mortgage?: Non-bank mortgage company Filer's Email Address: hcarter@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

Consumer Information

Consumer First name: Lorelle
Consumer Middle Initial/Middle Name:
Consumer Last name: Courtois
Consumer Suffix: a/k/a Lorelle T. Courtois Property Address line 1: 17 Romeys Way Property Address line 2: f/k/a 45 Straw Road Property Address line 3:
Property Address City/Town: Gorham
Property Address State:
Property Address zip code: 04038
Property Address County: Cumberland

Notification Details

Date notice was mailed: 11/30/2022
Amount needed to cure the default: 282,807.48 Consumer Address line 1: 20 Riverview Street Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Portland
Consumer Address State: ME
Consumer Address zip code: 04102
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Haley Carter

From: Nobody <nobody@informe.org>
Sent: Wednesday, November 30, 2022 2:20 PM
To: Haley Carter
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Federal National Mortgage Association What term best describes the owner of the mortgage?: Non-bank mortgage company Filer's Email Address: hcarter@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

Consumer Information

Consumer First name: Lorelle
Consumer Middle Initial/Middle Name:
Consumer Last name: Courtois
Consumer Suffix: a/k/a Lorelle T. Courtois Property Address line 1: 17 Romeys Way Property Address line 2: f/k/a 45 Straw Road Property Address line 3:
Property Address City/Town: Gorham
Property Address State:
Property Address zip code: 04038
Property Address County: Cumberland

Notification Details

Date notice was mailed: 11/30/2022
Amount needed to cure the default: 282,807.48 Consumer Address line 1: 28 Edgeworth Street Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: East Weymouth Consumer Address State: MA Consumer Address zip code: 02189
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Haley Carter

From: Nobody <nobody@informe.org>
Sent: Wednesday, November 30, 2022 2:21 PM
To: Haley Carter
Subject: Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Federal National Mortgage Association What term best describes the owner of the mortgage?: Non-bank mortgage company Filer's Email Address: hcarter@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Nationstar Mortgage LLC d/b/a Mr. Cooper Loss Mitigation Department/Loan Resolution
8950 Cypress Waters Boulevard
Coppell, TX 75019
888-480-2432

Consumer Information

Consumer First name: Lorelle
Consumer Middle Initial/Middle Name:
Consumer Last name: Courtois
Consumer Suffix: a/k/a Lorelle T. Courtois Property Address line 1: 17 Romeys Way Property Address line 2: f/k/a 45 Straw Road Property Address line 3:
Property Address City/Town: Gorham
Property Address State:
Property Address zip code: 04038
Property Address County: Cumberland

Notification Details

Date notice was mailed: 11/30/2022
Amount needed to cure the default: 282,807.48 Consumer Address line 1: P.O. Box 6784 Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Portland
Consumer Address State: ME
Consumer Address zip code: 04103
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.



Certificate Of Mailing

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing.
This form may be used for domestic and international mail.

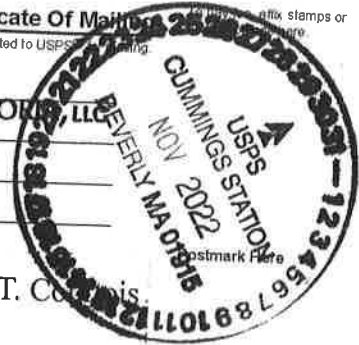


From: **DOONAN, GRAVES & LONGORIA, LLC**
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Lorelle Courtois a/k/a Lorelle T. Courtois
P.O. Box 6784
Portland, ME 04103



PS Form 3817, April 2007 PSN 7530-02-000-9065



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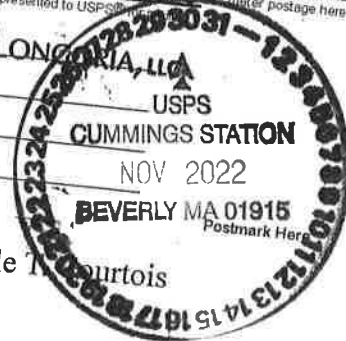


From: **DOONAN, GRAVES & LONGORIA, LLC**
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Lorelle Courtois a/k/a Lorelle T. Courtois
20 Riverview Street
Portland, ME 04102



PS Form 3817, April 2007 PSN 7530-02-000-9065



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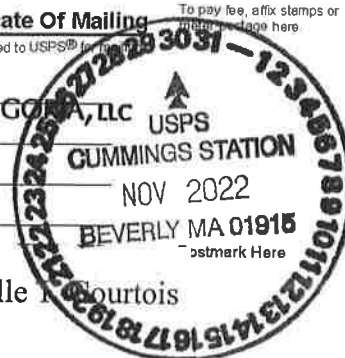


From: **DOONAN, GRAVES & LONGORIA, LLC**
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Lorelle Courtois a/k/a Lorelle T. Courtois
28 Edgeworth Street
East Weymouth, MA 02189



PS Form 3817, April 2007 PSN 7530 02 000 9065





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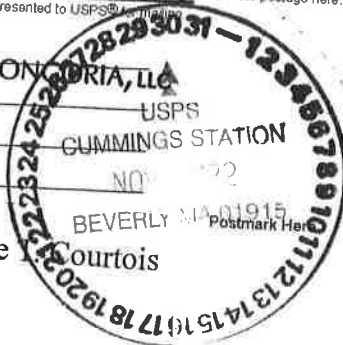


DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Lorelle Courtois a/k/a Lorelle
17 Romeys Way
f/k/a 45 Straw Road
Gorham, ME 04038



PS Form 3817, April 2007 PSN 7530-02-000-9065



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DOONAN, GRAVES & LONGORIA, LLC
ATTORNEYS AT LAW

100 Cummings Center, Suite 303C
Beverly, Massachusetts 01915

To:

Thomas A. Cox
P.O. Box 1314
Portland, ME 04104



PS Form 3817, April 2007 PSN 7530-02-000-9065



Return Receipt (Form 3811) Barcode



9590 9266 9904 2206 3438 42

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X *Lorelle Courtois*

☐ Agent

B. Received by (Printed Name)

☐ Addressee

C. Date of Delivery

D. Is delivery address different from item 1?

If YES, enter delivery address below: ☐ Yes ☐ No

1. Article Addressed to:

Lorelle Courtois a/k/a Lorelle T. Courtois
28 Edgeworth Street
East Weymouth, MA 02189

3. Service Type:

☒ Certified Mail

Reference Information

MNK/NS
Lorelle Courtois
18502.10

2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2206 3438 49

PS Form 3811, Facsimile, July 2015

Domestic Return Receipt



Doonan, Graves & Long

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SUITE 3
BEVERLY, MASSACHUSETTS 019



9414 7266 9904 2206 3436 32

FIRST-CLASS



US POSTAGE **\$ 008.06**
ZIP 01915
02 TH
0001338074 NOV 30 2022

1st NOTICE
2nd NOTICE
RETURNED

Lorelle Courtois a/k/a Lorelle T. Courtois
17 Romeys Way
f/k/a 45 Straw Road
Gorham, ME 04038

ML

TEL: 93836699077982

0403661921
VAC

BC: 01915611599 *1569-86722-88-38

CERTIFIED MAIL



Doonan, Graves & Lo

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SU
BEVERLY, MASSACHUSETTS



9414 7266 9904 2206 3436 25

FIRST-CLASS



US POSTAGE **\$ 008.06**
ZIP 01915
02 TH
0001338074 NOV 30 2022

Lorelle Courtois a/k/a Lorelle T. Courtois
20 Riverview Street
Portland, ME 04102

ML

DATE 015 DE 1 0001/21/23

RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD

BC: 01915611599 *1669-01073-21-27

0403661722 C
UNC
019156115

ML

ML